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Michigan Insurance Companies and their Credit Scoring Practices:

This list is based on insurance companies with the largest number of policies in Michigan and is not intended to be inclusive of every company in Michigan.

Automobile Insurance Companies:

Companies using credit history to rate policies:

- AAA companies, including
 - Auto Club Group Insurance Co.
 - Auto Club Ins. Association
 - MemberSelect Ins. Co.
- AIG companies, including
 - AIU Insurance Co. (group-rated)
 - American International Ins. Co. (non-group rated)
- Allstate
- Auto-Owners Insurance Company
- Citizens
- Farm Bureau companies, including
 - Farm Bureau Mutual
 - Farm Bureau General
- Farmers companies, including
 - Farmers Ins. Exchange
 - Mid-Century Ins. Co.
- Frankenmuth Mutual Ins. Co.
- GEICO
- Liberty Mutual companies, including
 - Liberty Mutual Fire
 - First Liberty Ins. Corp.
- MIC General
- Nationwide Mutual Fire Insurance Company
- Progressive
- Titan

Companies not using credit history to rate policies:

- State Farm

(updated 6/5/03)

Home Insurance Companies:

Companies using credit history to rate policies:

- Allied Property & Casualty Insurance Company
- Allstate Insurance Company
- Auto Club Group Insurance Company
- Auto Owners Insurance Company
- Farm Bureau General Insurance Company of Michigan
- Fire Insurance Exchange
- Frankenmuth Mutual Insurance Company
- Fremont Mutual Insurance Company
- The Glens Falls Insurance Company
- Great Northern Insurance Company
- Hastings Mutual Insurance Company
- Home-Owners Insurance Company
- MEEMIC Insurance Company
- Michigan Millers Mutual Insurance Company
- Pioneer State Mutual (Group only)
- Safeco Insurance Company of America
- Secura Insurance, a Mutual Company

Companies not using credit history to rate policies:

- Cincinnati Insurance Company
- Citizens Insurance Company of America
- Michigan Basic Property Insurance Association
- Nationwide Mutual Fire Insurance Company
- Pioneer State Mutual Insurance Company (Non-group)
- State Farm Fire and Casualty